## Dear Co-Chairs Holvey,

As a small business owner of two businesses in Ashland, we are very effected by the COVID-19 virus and have great need of assistance with our businesses. We own a small Inn in town, which is now empty because the Oregon Shakespeare Festival had to close. We have an agreement to share the space with another Inn in town, The Winchester Inn, but they have no guests either. They recently had to lay off 805 of their staff as there just is no business to support the staff. We feel the heavy weight of the mortgage for the Inn on our shoulders, especially as we just made it through the slow season and this is the time of year that we have to make money in order to save for another slew season next winter. This is further exacerbated by the fears that go along with the dry winter we had, which bodes poorly for the later aspect of the summer and potential fires, which also nearly wiped our business out two summers ago. A zero interest loan would go a long way to allow us to stay afloat and remain in business. We also own a small chiropractic and acupuncture business and have two employees. We had to close a week ago, as with the nature fo our business, there is no way to maintain social distance. I had considered laying them off to allow them to get unemployment but it sounds like the federal government might require us to continue to pay their wages out of our own pockets. I really want to support my employees and do not want to see them struggle, but given the closure of both my businesses, I can not see how I can do this without going out of business myself, thus having no work for them to come back to once the pandemic subsides. I heard recently about Washington state passing a "loan" program for small businesses, that would not have to be re-paid if used for payroll purposes. That would be an amazing option. I also understand there are considerations for allowing the owner themselves to be paid, which would make a huge difference in my own family's life as we rely on the income from our businesses to keep ourselves afloat, along with our two young children and my mother-in-law with Alzheimers who we care give for 100% of the time in our own home. We ask you to please be mindful of the very little businesses. We do not make the kinds of proceeds that larger businesses make and are being asked to come up with funds to support our employees as if we did. So many of the "little guys" can not afford to make it more than a month or two without everything coming down on our heads. We have no union to represent us and no resources to carry this weight on our own.

\_\_

MaryAnn Geness, DCChiropractic PhysicianSpark Chiropractic & Acupuncture 258 A St., Ste. 8Ashland, OR 97520 Ph: (541) 324-9736Fax: (541) 708-6261

Sincerely,

MaryAnn Geness PO Box 1166 Ashland, OR 97520 chiro.oregon25@gmail.com